Insurance Losses, Theft Coverages

PASSENGER CARS, VANS, PICKUPS, AND UTILITY VEHICLES

1983 Models During Their First Year
1982 Models During Their First Two Years
1981 Models During Their First Three Years

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Summary

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1981, 1982, and 1983 model year passenger cars, vans, pickups, and utility vehicles.

Principal Findings:

Passenger Cars

- The theft loss experience of different cars varies enormously. Cars with the worst experience have theft results as much as 400 times worse than cars with the best experience. Average theft loss payments per insured vehicle year ranged from approximately $1 to over $400.

- Luxury cars and sports cars have the worst overall theft losses. Among the individual makes and models summarized, the Chevrolet Corvette has the highest average loss payment per insured vehicle year for model years 1981 and 1982* and the Cadillac Eldorado has the highest for 1983 models.

- European imports, led by the 1982 Volkswagen Rabbit Convertible, have the worst theft claim frequency results. An easily accessible "snap-out" radio manufactured by Blaupunkt is considered a major cause of the high frequency of theft claims for these models. Other Volkswagen models, Audis, BMWs, Saabs, and Chevrolet Corvettes have particularly high theft claim frequencies.

- The Mercedes Benz 300SD, Cadillac Eldorado and Seville, Chevrolet Corvette, and Datsun 280ZX all have average loss payments per theft claim exceeding $4,000.

- Generally, sports and specialty models have the worst theft losses and station wagons the best. For 1983 cars, sports and specialty models account for only 18 percent of the total model year exposure but 52 percent of the dollars paid in theft claims; 1983 station wagons represent 11 percent of the exposure but only 4 percent of total theft payments.

- Theft claim frequencies were 11 percent lower for 1983 model cars than for 1982 models, even though large cars with generally higher claim frequencies increased their share of total exposure from 15 to 20 percent. The average loss payment per theft claim was 16 percent higher for 1983 models than for 1982 models.

- The generally consistent pattern of theft results from year to year indicates that current models are likely to have similar theft losses, although relatively minor design changes, such as the introduction of the snap-out Blaupunkt radio on recent model Volkswagens, can have a major impact on the insurance theft loss experience.

Vans, Pickups, Utility Vehicles

- Small utility vehicles, principally the Jeep CJ-5 and CJ-7, have extremely high theft claim frequencies and average loss payments per insured vehicle year.

- Small pickup trucks and large utility vehicles have the lowest claim frequencies and average loss payments per insured vehicle year.

- Intermediate utility vehicles (e.g., Chevrolet Blazer and Ford Bronco) have average loss payments per theft claim that are nearly double those of passenger cars.

* In 1983 the Chevrolet Corvette was redesigned and introduced late in the model year as a 1984 model.

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Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerning human and economic losses resulting from owning and operating motor vehicles — especially the ways such losses vary among different kinds of vehicles.

This report describes the theft loss experience under comprehensive coverage of 1983 models during their first year of availability, 1982 models during their first two years, and 1981 models during their first three years. Results are presented separately for passenger cars and for vans, pickup trucks, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by 11 insurers: Aetna, Allstate, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, State Farm, Travelers, and USAA.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverage ranging from the theft of items from the vehicle to the theft of the vehicle itself. Certain electronic items, however, such as tape decks and citizens band radios are not generally covered by comprehensive insurance, and thefts of these items are not included in the results. A complete list of the individual vehicle series included in this report is contained in Appendix A and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing crash damage, crash injuries, and theft losses, and also provide the public with information relating to the differences in the loss experience produced by different kinds of vehicles.

Results and Discussion

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger cars from three model years: 1983 models during their first year of availability, 1982 models during their first two years, and 1981 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial comprehensive coverages.

The results are standardized to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two nonvehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects will not bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger cars* of each model year. Thus, for example, the relative average loss payment per insured vehicle year of 431 for the 1981 Volkswagen Rabbit Convertible (Table 1) indicates a result that is 4.31 times the average result for all 1981 model year passenger cars combined. The results for vans, pickups, and utility vehicles are also given relative to the results for *all passenger cars*.

Passenger Cars

The results for the 1983 model year passenger cars are based on nearly one million insured vehicle years of exposure, those for the 1982 models on over 3.2 million insured vehicle years, and those for the 1981 models on over 6.2 million insured vehicle years. Results are not given for any individual vehicle series with less than 5,000 insured vehicle years of exposure and less than 100 paid theft claims; therefore, individual results are not presented for some low volume cars. Confidence in the results generally increases with an increasing amount of exposure and number of claims.

1981-1983 Models With the Highest Claim Frequencies

Table 1 summarizes the 1981-1983 model year passenger cars with the highest theft claim frequencies. The results are expressed in relative terms with the value 100 representing the claim frequency of all cars for each model year. The cars listed in Table 1 all have relative claim frequencies exceeding 400 (at least four times higher than the average for all cars) in at least one of the three model years.

Most of the 15 models listed in Table 1 are European imports. A "snap-out" radio manufactured by Blaupunkt and installed in most 1982 and 1983 Volkswagen models is considered to be the principal cause of the extremely high theft rates for their newer models. The highest reported theft claim frequency is for the 1982 Volkswagen Rabbit Convertible, which is more than 17 times the average for all 1982 models. All three Audi models, both Saab models, and the two BMW models with sufficient exposure are included in Table 1. For U.S. produced cars, the Chevrolet Corvette has the highest theft claim frequencies with results more than six times the all-car averages.

It should be emphasized that Table 1 summarizes the results of the *frequency* of theft claims and that these include claims for stolen parts (e.g., radios and hubcaps). The five Volkswagen and three Audi models listed in Table 1 have relatively low average loss payments per theft claim indicating that a substantial proportion of their claims are for stolen parts rather than total vehicle thefts. The average loss payments per theft claim for the Ford Thunderbird and Mercury Cougar XR-7 are also considerably below average, despite their high claim frequencies.

TABLE 1
Theft Losses
1981-1983 Models With The Highest
Theft Claim Frequencies

Make & Series		Relative Claim Frequencies		
		1981	1982	1983
Volkswagen	Rabbit Convertible	431	1714	
Volkswagen	Scirocco	297	803	
BMW	320i	707	714	777
Saab	900 4 Dr.	512	537	737
Volkswagen	Jetta 2 Dr.	469	735	
Saab	900 2 Dr.	471	527	661
Chevrolet	Corvette	625	659	*
Volkswagen	Jetta 4 Dr.	359	603	
Audi	5000	444	591	574
Audi	4000 2 Dr.	578	455	—
Ford	Thunderbird	423	531	*
Audi	4000 4 Dr.	432	530	
BMW	528i(e)	466	439	
Mercury	Cougar XR-7	234	450	*
Volkswagen	Rabbit 2 Dr.	132	167	440

* Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

1981-1983 Models With the Highest Average Loss Payments Per Insured Vehicle Year

Table 2 summarizes the 1981-1983 model year passenger cars with the highest average theft loss payments per insured vehicle year. This index combines claim frequencies and average loss payments per claim and thus accounts for not only how often theft claims are made for particular vehicles but also the magnitude of such claims. This table, like Table 1, includes any model with a result exceeding the all-car average by a factor of four or more.

The 14 models listed in Table 2 are dominated by luxury cars (including four Cadillac models) and sports cars. The Chevrolet Corvette has by far the highest average loss payments per insured vehicle year; it exceeds the all-car average by a factor of 14 for 1981 models and by a factor of nearly 19 for 1982 models. The 1982 Corvette has only about one-fourth of 1 percent of the total 1982 exposure, but it accounts for over 5 percent of the total dollars paid for theft claims. The 1981 Mercedes Benz 300SD has the highest loss payments per theft claim with average payments of more than $5,700. Other models with average payments per claim exceeding $4,000 are the Cadillac Seville and Eldorado, Chevrolet Corvette, and Datsun 280ZX.

The year-to-year results presented in Table 2 are extremely consistent indicating that newer models of these cars are also very likely to have considerably worse than average theft loss results.

1981-1983 Models With the Lowest Claim Frequencies

Table 3 summarizes the 1981-1983 model year passenger cars with the lowest theft claim frequencies. Table 3 includes all cars with relative claim frequencies of less than 25 for any model year indicating a frequency of theft claims less than one-fourth the average for all cars.

The 11 models listed in Table 3 are all in the three smallest size classes and all but one are domestic models. The Ford Escort station wagon has relative theft claim frequencies of less than 20 in all three model years.

TABLE 2
Theft Losses
1981-1983 Models With The Highest Average Loss Payments Per Insured Vehicle Year

Make & Series		Relative Average Loss Payments Per Insured Vehicle Year		
		1981	1982	1983
Chevrolet	Corvette	1402	1880	*
Volkswagen	Rabbit Convertible	249	984	
Cadillac	Eldorado	712	744	718
Cadillac	Seville	729	577	507
BMW	320i	697	662	560
Cadillac	Brougnam 2 Dr.	567	*	*
BMW	528i(e)	483	557	*
Saab	900 2 Dr.	518	443	421
Datsun	280ZX	335	508	458
Mercedes	300SD	492	504	*
Saab	900 4 Dr.	425	379	453
Pontiac	Firebird	431	*	*
Cadillac	DeVille 2 Dr.	423	395	268
Buick	Riviera	418	345	408

* Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

TABLE 3
Theft Losses
1981-1983 Models With The Lowest Theft Claim Frequencies

Make & Series		Relative Claim Frequencies		
		1981	1982	1983
Ford	Escort S.W.	17	16	19
Chevrolet	Citation 4 Dr.	28	16	
Pontiac	J2000 4 Dr.	*	17	
Mercury	Lynx S.W.	18		
Ford	Escort 4 Dr.	*	21	
Plymouth	Horizon 4 Dr.	24		22
Chevrolet	Citation 2 Dr.	34	22	
Chevrolet	Cavalier S.W.	*	23	38
Ford	Escort 2 Dr.	23	24	27
Dodge	Colt 2 Dr.	23	25	
Dodge	Omni 4 Dr.	25	28	23

* Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

1981-1983 Models With the Lowest Average Loss Payments Per Insured Vehicle Year

Table 4 summarizes the 1981-1983 model year passenger cars with the lowest average theft loss payments per insured vehicle year and includes all models with relative results of 12 or less. These cars have average loss payments per insured vehicle year that are less than one-eighth the all-car averages in at least one of the three model years.

The 14 models listed in Table 4 do not include any large cars or sports and specialty models among those cars with the best overall theft loss experience. The 1983 models of the Ford Escort station wagon and four-door Plymouth Horizon have the lowest average loss payments per insured vehicle year; these payments are only 4 percent of the result for all 1983 cars, or less than $1.00.

TABLE 4
Theft Losses
1981-1983 Models With The Lowest
Average Loss Payments Per Insured Vehicle Year

Make & Series		Relative Average Loss Payments Per Insured Vehicle Year		
		1981	1982	1983
Ford	Escort S.W.	12	13	4
Plymouth	Horizon 4 Dr.	16		4
Dodge	Aries 4 Dr.	25	6	
Isuzu	T-Car/I-Mark 4 Dr.	7	16	
Chevrolet	Cavalier 4 Dr.	*	30	7
Subaru	DL S.W.	8	16	
Subaru	Standard 2 Dr.	23	8	
Buick	Skyhawk 2 Dr.	*	9	
Plymouth	Champ 2 Dr.	23	10	
Toyota	Tercel 4WD S.W.	*	*	11
Ford	Futura 4 Dr.	21	11	
Nissan	Stanza 4 Dr.	*	23	11
Nissan	Pulsar 2 Dr.	*	*	12
Buick	Skylark 4 Dr.	22	12	15

* Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

Results by Body Style and Size Class

Figure 1 shows the relative average loss payments per insured vehicle year for 1983 models by car size and body style group — two-door, four-door, station wagon, and sports and specialty models. The figure shows that the larger two-door models and sports and specialty models of all sizes have theft losses that are above average. It also shows that station wagons, as a group, have the best theft loss experience.

Figure 2 makes these disparities more obvious by comparing theft exposure and theft payments by body style for 1983 models. Although sports and specialty models account for only 18 percent of the insurance exposure, they are responsible for 52 percent of all theft claim payment dollars. At the other extreme, 1983 station wagons represent 11 percent of the total exposure but only 4 percent of total theft payments. Two-door models and four-door models each account for 22 percent of the payments, but they represent 30 and 41 percent, respectively, of the exposure.

FIGURE 1
Theft Coverages — 1983 Model Year Passenger Cars
Relative Average Loss Payment Per Insured Vehicle Year
By Car Size and Body Style

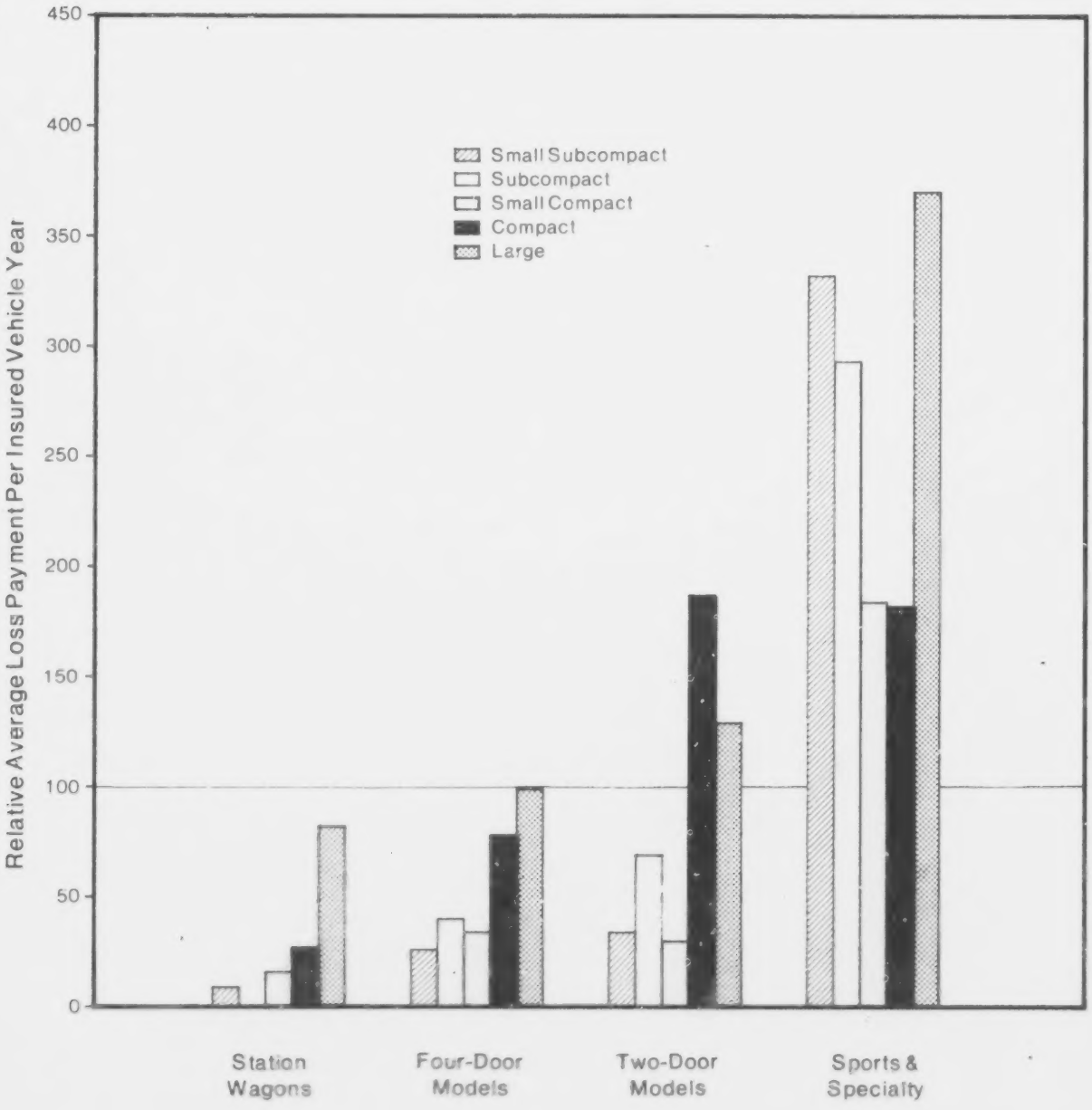
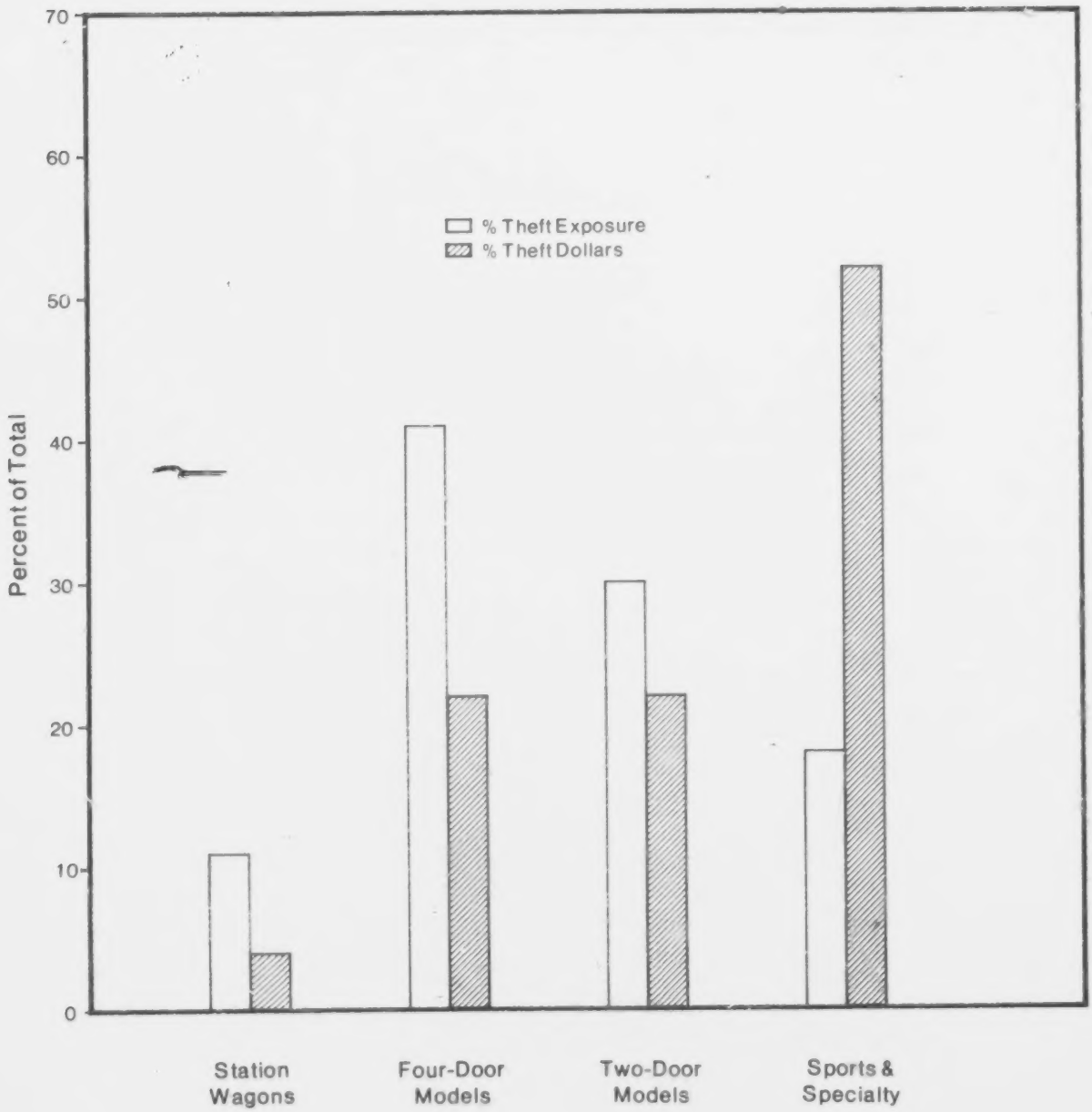


FIGURE 2
Comparison of Theft Insurance Exposure
And Theft Paid Claim Amounts By Body Style
1983 Model Year Passenger Cars



The *overall* model year results are summarized in Table 5. Results are presented for three loss categories — claim frequency per 1,000 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. Theft claim frequencies were 11 percent lower for 1983 models than for 1982 models, but the average loss payment per claim was 16 percent higher for 1983 models than for 1982 models. Thus, the average loss payment per insured vehicle year increased by 3 percent for 1983 models.

TABLE 5
Theft Losses
1981-1983 Model Year Passenger Cars

Model Year	Claim Frequency Per 1,000 Insured Vehicle Years	Average Loss Payment Per Claim	Average Loss Payment Per Insured Vehicle Year
1981	14.0	$1,465	$20.4
1982	14.9	1,598	23.8
1983	13.2	1,858	24.5

Results for Individual Series

Tables 6, 7, and 8 present detailed comprehensive theft coverage results for all 1983, 1982, and 1981 model year cars with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. The values displayed are total exposure (measured in insured vehicle years) and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 represents the average for all cars combined for each model year in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year (last column) for each body style group and car size subgroup.

(Text continues on page 28.)

TABLE 6
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	963352	100	100	100
			= 13.2	= $1858	= $ 24.5
		TWO-DOOR MODELS			
SMALL SUBCOMPACT		110071	64	53	34
NISSAN	PULSAR	7098	47	26	12
NISSAN	SENTRA	17681	55	29	16
FORD	ESCORT	18697	27	68	19
CHEVROLET	CHEVETTE	9042	40	47	19
HONDA	CIVIC	11274	64	39	25
TOYOTA	COROLLA TERCEL	10676	44	89	40
TOYOTA	COROLLA	11860	58	100	58
VOLKSWAGEN	RABBIT	3948	440	52	228
SUBCOMPACT		81888	94	73	69
RENAULT	ALLIANCE	8314	63	38	24
HONDA	ACCORD	12597	73	53	39
FORD	MUSTANG	9350	150	58	87
TOYOTA	CELICA	17742	86	130	112
SAAB	900	1595	661	64	421
SMALL COMPACT		35187	54	56	30
CHEVROLET	CAVALIER	9114	56	66	37
COMPACT		45167	131	144	187
BUICK	REGAL	19676	136	113	153
OLDSMOBILE	CUTLASS	25491	127	169	214
LARGE		21105	120	107	129
OLDSMOBILE	DELTA 88	9386	93	77	72

(See footnotes on page 27)

TABLE 6
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS			
SMALL SUBCOMPACT		50941	54	48	26
HONDA	CIVIC	7713	79	33	26
TOYOTA	COROLLA	6939	52	75	39
SUBCOMPACT		89998	74	53	40
PLYMOUTH	HORIZON	5976	22	16	4
NISSAN	STANZA	5801	38	30	11
DODGE	OMNI	5266	23	57	13
CHEVROLET	CHEVETTE	9110	32	43	14
RENAULT	ALLIANCE	12131	55	68	37
HONDA	ACCORD	23136	88	54	48
MAZDA	626	4238	190	30	56
SAAB	900	1408	737	61	453
SMALL COMPACT		124703	62	55	34
CHEVROLET	CAVALIER	9656	39	17	7
CHEVROLET	CELEBRITY	9299	52	28	15
BUICK	SKYLARK	7345	43	35	15
FORD	LTD	8701	112	21	23
OLDSMOBILE	CIERA	14182	49	55	27
BUICK	CENTURY	9448	52	52	27
PONTIAC	6000	5341	58	52	30
DATSUN	810	8911	43	138	60
TOYOTA	CRESSIDA	5520	266	98	261
COMPACT		29453	98	80	78
OLDSMOBILE	CUTLASS	8901	72	83	60
PONTIAC	BONNEVILLE	6935	59	106	62

(See footnotes on page 27)

TABLE 6
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS (CONTD)			
LARGE		102181	111	90	99
FORD	FORD LTD	8400	162	22	35
CHRYSLER	NEW YORKER 5TH AVE	12488	157	39	61
OLDSMOBILE	DELTA 88	18880	76	82	62
CHEVROLET	CAPRICE	13842	92	110	102
BUICK	LE SABRE	12204	104	133	138
OLDSMOBILE	NINETY EIGHT	13386	129	149	193
		STATION WAGONS			
SMALL SUBCOMPACT		32402	26	34	9
FORD	ESCORT	9738	19	21	4
TOYOTA	TERCEL 4WD	5353	25	44	11
SUBCOMPACT		**	**	**	**
SMALL COMPACT		21656	50	32	16
CHEVROLET	CAVALIER	7049	38	43	17
COMPACT		14481	55	49	27
LARGE		13962	72	114	82
CHEVROLET	CAPRICE	5640	74	119	88

(See footnotes on page 27)

TABLE 6
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SPORTS & SPECIALTY			
SMALL SUBCOMPACT		20599	199	167	332
MAZDA	RX-7	9014	171	193	330
DATSUN	28CZX	4492	198	231	458
SUBCOMPACT		39187	254	116	293
CHEVROLET	CAMARO	16432	175	155	271
PONTIAC	FIREBIRD	7164	157	183	287
BMW	320I	5675	777	72	560
SMALL COMPACT		24531	186	99	184
FORD	THUNDERBIRD	7551	69	101	70
AUDI	5000	4264	574	56	321
COMPACT		28945	122	150	182
CHEVROLET	MONTE CARLO	11174	132	121	160
PONTIAC	GRAND PRIX	10191	123	145	180
LARGE		59372	227	163	370
CADILLAC	DE VILLE 2D	9237	242	111	268
CADILLAC	BROUGHAM 4D	4319	239	135	321
CADILLAC	DE VILLE 4D	9032	233	167	390
BUICK	RIVIERA	6379	226	181	408
CADILLAC	SEVILLE	3196	263	193	507
CADILLAC	ELDORADO	8268	322	223	718

(See footnotes on page 27)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	3248087	100	100	100
			= 14.9	= $1598	= $ 23.8
		TWO-DOOR MODELS			
SMALL SUBCOMPACT		402981	67	67	45
SUBARU	STANDARD	8133	25	33	8
PLYMOUTH	CHAMP	9264	25	40	10
DODGE	COLT	9464	25	55	14
FORD	ESCORT	70213	24	70	17
TOYOTA	STARLET	10547	40	55	22
HONDA	CIVIC	33625	61	38	23
AMERICAN	SPIRIT LIFTBACK	6372	54	47	25
NISSAN	SENTRA	22094	43	59	25
MERCURY	LYNX	19952	25	105	26
MAZDA	GLC	14164	45	67	30
CHEVROLET	CHEVETTE	34803	43	73	31
PONTIAC	T1000	8046	39	93	36
DATSUN	310	17629	53	80	42
DATSUN	210	24580	66	65	43
TOYOTA	COROLLA	49248	58	112	64
RENAULT	LE CAR	6253	99	67	66
VOLKSWAGEN	RABBIT	17227	167	41	68
DATSUN	200SX	29146	61	163	100
VOLKSWAGEN	JETTA	2136	735	43	318
VOLKSWAGEN	SCIROCCO	6722	803	44	354
SUBCOMPACT		344432	88	71	63
CHRYSLER	LE BARON	12887	56	25	14
PLYMOUTH	HORIZON	18944	29	93	27
DODGE	ARIES	9622	52	55	29
PLYMOUTH	RELIANT	11956	30	100	30
DODGE	OMNI	18402	37	82	30
TOYOTA	COROLLA TERCEL	42125	59	52	31
NISSAN	STANZA	10027	31	107	33
DODGE	400	8738	158	23	36

(See footnotes on page 27)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	TWO-DOOR MODELS (CONTD)				
AMERICAN	EAGLE 50 LIFTBACK	5425	43	86	37
PLYMOUTH	SAPPORO	6099	25	183	46
HONDA	ACCORD	43481	85	55	47
SUBARU	DL	8370	54	91	49
DODGE	CHALLENGER	6817	35	166	57
FORD	MUSTANG	49358	145	51	74
MAZDA	626	12471	62	122	76
TOYOTA	CELICA	56343	78	120	93
MERCURY	CAPRI	11239	153	75	115
AUDI	4000	2924	455	66	302
SAAB	900	3903	527	84	443
SMALL COMPACT		170789	48	64	31
BUICK	SKYHAWK	10296	43	22	9
CHEVROLET	CELEBRITY	7556	63	21	13
CHEVROLET	CITATION	13098	22	67	15
OLDSMOBILE	OMEGA	8765	29	63	19
PONTIAC	PHOENIX	6049	69	27	19
FORD	FUTURA	9895	74	26	19
OLDSMOBILE	CIERA	11256	47	50	24
CHEVROLET	CAVALIER	35283	40	83	33
BUICK	SKYLARK	14284	46	85	39
OLDSMOBILE	FIRENZA	5495	28	140	39
PONTIAC	J2000	23154	31	134	42
BUICK	CENTURY	7487	63	88	55
VOLVO	242	5680	105	54	57
COMPACT		139031	122	140	171
BUICK	REGAL	61157	122	138	169
OLDSMOBILE	CUTLASS	74666	123	146	180
LARGE		55355	152	75	114
MERCURY	MARQUIS	3967	364	23	85
CHEVROLET	CAPRICE	5434	152	57	86
BUICK	LE SABRE	10271	113	89	100
OLDSMOBILE	DELTA 88	20506	94	112	105
FORD	LTD	5436	367	31	113

(See footnotes on page 27)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS			
SMALL SUBCOMPACT		193966	75	55	42
ISUZU	T-CAR/I-MARK	6543	34	47	16
FORD	ESCORT	50051	21	88	19
NISSAN	SENTRA	9746	45	56	25
DATSUN	310	5301	44	74	33
MAZDA	GLC	13436	46	78	36
HONDA	CIVIC	24769	82	46	38
VOLKSWAGEN	RABBIT	23015	128	39	50
TOYOTA	COROLLA	21293	51	100	51
DATSUN	210	5895	61	98	60
VOLKSWAGEN	JETTA	8110	603	46	275
SUBCOMPACT		300457	70	56	39
DODGE	ARIES	18611	27	23	6
PLYMOUTH	RELIANT	22123	30	48	14
DODGE	OMNI	12942	28	53	15
CHEVROLET	CHEVETTE	52245	35	53	19
NISSAN	STANZA	21151	30	78	23
TOYOTA	COROLLA TERCEL	25935	60	39	23
PONTIAC	T1000	8138	34	85	29
CHRYSLER	LE BARON	19309	58	54	31
SUBARU	DL	13776	45	79	36
MAZDA	626	23108	49	106	52
HONDA	ACCORD	49932	101	55	56
AUDI	4000	7146	530	47	250
SAAB	900	3288	537	71	379
SMALL COMPACT		372363	53	77	41
FORD	FUTURA	23160	50	23	11
BUICK	SKYLARK	34660	27	43	12
CHEVROLET	CITATION	32623	16	90	15
OLDSMOBILE	OMEGA	18151	30	62	19
BUICK	SKYHAWK	8390	42	56	24

(See footnotes on page 27)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS (CONTD)			
PONTIAC	J2000	18915	17	149	26
CHEVROLET	CELEBRITY	26608	53	49	26
CHEVROLET	CAVALIER	34604	39	76	30
PONTIAC	6000	16851	61	49	30
FORD	GRANADA	15515	92	34	32
OLDSMOBILE	CIERA	28238	47	72	34
MERCURY	COUGAR	8072	136	26	36
BUICK	CENTURY	30836	54	68	37
OLDSMOBILE	FIRENZA	5789	38	104	39
VOLVO	244	19635	75	81	60
TOYOTA	CRESSIDA	16108	189	116	220
COMPACT		110051	86	99	85
AMERICAN	CONCORD	5855	124	17	21
PONTIAC	BONNEVILLE	23798	66	100	66
BUICK	REGAL	26320	68	104	71
CHEVROLET	MALIBU	16938	70	120	84
OLDSMOBILE	CUTLASS	31459	77	130	100
PEUGEOT	505	3887	391	69	270
LARGE		236962	140	68	95
BUICK	LE SABRE	27622	88	73	64
FORD	LTD	23957	308	21	66
OLDSMOBILE	DELTA 88	44775	78	87	68
CHRYSLER	NEW YORKER	23994	125	69	87
CHEVROLET	CAPRICE	31477	126	69	87
MERCURY	MARQUIS	21992	319	27	88
OLDSMOBILE	NINETY EIGHT	29383	106	173	184
BUICK	ELECTRA	18923	120	158	190

(See footnotes on page 27)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		STATION WAGONS			
SMALL SUBCOMPACT		99080	29	66	19
FORD	ESCORT	37631	16	85	13
HONDA	CIVIC	14763	57	32	18
TOYOTA	COROLLA	17099	38	82	31
DATSUN	210	9661	35	121	43
SUBCOMPACT		70953	30	56	17
SUBARU	DL	20785	26	62	16
PLYMOUTH	RELIANT	15792	29	60	17
SUBARU	DL 4WD	16759	30	64	19
SMALL COMPACT		66082	51	41	21
CHEVROLET	CAVALIER	21002	23	78	18
VOLVO	245	10317	54	45	24
DATSUN	810	5452	136	22	30
COMPACT		45537	49	68	33
CHEVROLET	MALIBU	13455	44	67	29
OLDSMOBILE	CUTLASS	8094	56	63	35
AMERICAN	EAGLE 30	8216	41	118	48
LARGE		36983	110	59	65
OLDSMOBILE	CUSTOM CRUISER	7548	50	75	38
MERCURY	MARQUIS	3189	266	25	66
FORD	LTD	6078	229	31	71
CHEVROLET	CAPRICE	10213	95	82	78

(See footnotes on page 27)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SPORTS & SPECIALTY			
SMALL SUBCOMPACT		144471	148	134	198
HONDA	PRELUDE	21041	101	45	46
FORD	EXP	50227	46	121	56
MERCURY	LN7	15513	50	121	60
MAZDA	RX-7	29143	119	192	227
DATSUN	280ZX	18429	195	261	508
VOLKSWAGEN	RABBIT CONVERTIBLE	4100	1714	57	984
SUBCOMPACT		149691	234	166	387
CHEVROLET	CAMARO	71380	138	175	240
PONTIAC	FIREBIRD	41281	218	120	262
DATSUN	280ZX 2+2	8156	173	220	381
BMW	320I	10620	714	93	662
CHEVROLET	CORVETTE	8927	659	285	1880
SMALL COMPACT		40166	198	128	253
TOYOTA	CELICA SUPRA	15003	128	229	292
AUDI	5000	6422	591	67	398
BMW	528E	3333	439	127	557
COMPACT		117787	194	97	188
FORD	THUNDERBIRD	17747	531	24	125
MERCURY	COUGAR XR-7	6106	450	28	127
CHEVROLET	MONTE CARLO	36127	127	153	194
PONTIAC	GRAND PRIX	34994	116	184	214
LARGE		150950	222	165	366
CHRYSLER	CORDOBA	6864	149	71	105
LINCOLN	TOWN CAR	10689	248	49	122
LINCOLN	MARK VI 4D	4416	186	104	193
CADILLAC	DE VILLE 4D	20763	206	103	212

(See footnotes on page 27)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	SPORTS & SPECIALTY (CONTD)				
OLDSMOBILE	TORONADO	12896	174	166	289
BUICK	RIVIERA	17701	198	175	345
CADILLAC	BROUGHAM 4D	10345	241	161	388
CADILLAC	DE VILLE 2D	21386	276	143	395
MERCEDES	300SD	6086	217	232	504
CADILLAC	SEVILLE	6039	193	300	577
CADILLAC	ELDORADO	20086	298	249	744

(See footnotes on page 27)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	6239306	100	100	100
			= 14.0	= $1465	= $ 20.4
		TWO-DOOR MODELS			
SMALL SUBCOMPACT		1058338	55	70	38
TOYOTA	STARLET	28296	36	38	14
ISUZU	T-CAR/I-MARK	6348	31	50	15
DODGE	COLT	36445	23	72	17
HONDA	CIVIC	79099	45	44	20
FORD	ESCORT	140071	23	91	21
SUBARU	STANDARD	16455	33	71	23
PLYMOUTH	CHAMP	35818	28	85	23
MERCURY	LYNX	48995	27	88	24
CHEVROLET	CHEVETTE	129478	41	67	27
MAZDA	GLC	32285	45	64	29
SUBARU	STANDARD 4WD	6051	37	84	31
DATSUN	310	48329	47	67	32
PONTIAC	T1000	18114	39	88	34
AMERICAN	SPIRIT LIFTBACK	26681	58	59	35
HONDA	ACCORD	77305	74	58	43
TOYOTA	COROLLA	123470	57	79	45
DATSUN	210	70455	58	79	46
VOLKSWAGEN	RABBIT	55898	132	56	74
DATSUN	200SX	54768	66	132	87
VOLKSWAGEN	SCIROCCO	9089	297	67	199
VOLKSWAGEN	JETTA	6476	469	46	215
SUBCOMPACT		565019	93	65	61
PLYMOUTH	RELIANT	49883	50	44	22
PLYMOUTH	HORIZON	44653	37	80	29
DODGE	ARIES	42945	46	67	31
TOYOTA	COROLLA TERCEL	66572	57	56	32
SUBARU	DL	16803	51	70	36
DODGE	OMNI	41170	40	95	38
PLYMOUTH	SAPPORO	11206	61	77	47
FORD	MUSTANG	120817	187	38	72

(See footnotes on page 27)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	TWO-DOOR MODELS (CONTD)				
DODGE	CHALLENGER	9863	51	147	75
AMERICAN	EAGLE 50 LIFTBACK	12993	56	148	82
MERCURY	CAPRI	33621	111	75	84
TOYOTA	CELICA	78279	70	129	90
MAZDA	626	21748	75	130	97
AUDI	4000	5893	578	56	325
SAAB	900	2022	471	110	518
SMALL COMPACT		266692	64	54	34
MERCURY	ZEPHYR	7714	77	24	18
OLDSMOBILE	OMEGA	32028	49	46	22
BUICK	SKYLARK	54761	36	64	23
CHEVROLET	CITATION	78131	34	85	29
FORD	GRANADA	22487	102	29	30
PONTIAC	PHOENIX	27159	64	55	35
FORD	FAIRMONT	29834	142	31	44
MERCURY	COUGAR	5437	132	39	51
VOLVO	242	9140	112	124	140
COMPACT		451170	114	150	171
AMERICAN	CONCORD	9051	118	28	33
CHRYSLER	LE BARON	5694	86	47	40
CHEVROLET	MALIBU	24782	108	129	140
OLDSMOBILE	CUTLASS	218579	114	156	178
BUICK	REGAL	184629	116	157	182
LARGE		121401	170	83	141
BUICK	LE SABRE	14451	108	103	112
OLDSMOBILE	DELTA 88	33519	110	105	115
FORD	LTD	11500	380	31	119
MERCURY	MARQUIS	4522	399	31	122
CHEVROLET	CAPRICE	11607	233	54	127
PONTIAC	BONNEVILLE	23297	168	97	163
OLDSMOBILE	NINETY EIGHT	10324	137	156	214
BUICK	ELECTRA	7229	130	180	235

(See footnotes on page 27)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS			
SMALL SUBCOMPACT		326649	89	55	49
ISUZU	T-CAR/I-MARK	7256	25	28	7
MAZDA	GLC	18280	43	53	23
DATSUN	310	17488	47	72	34
HONDA	CIVIC	33819	62	59	36
DATSUN	510	18649	48	81	39
HONDA	ACCORD	82113	91	53	48
VOLKSWAGEN	RABBIT	77159	110	46	51
TOYOTA	COROLLA	42233	50	103	51
DATSUN	210	13127	66	91	60
VOLKSWAGEN	JETTA	14229	359	44	158
SUBCOMPACT		581810	47	59	28
PLYMOUTH	HORIZON	65113	24	67	16
PONTIAC	T1000	29827	28	62	17
DODGE	OMNI	51582	25	73	18
PLYMOUTH	RELIANT	66691	56	33	19
CHEVROLET	CHEVETTE	193184	31	64	20
SUBARU	DL	24657	44	55	24
TOYOTA	COROLLA TERCEL	32168	47	53	25
DODGE	ARIES	51266	49	52	25
MAZDA	626	29306	46	97	45
TOYOTA	CORONA	17424	96	61	59
RENAULT	18I	7282	88	100	88
AUDI	4000	6848	432	45	195
SAAB	900	2608	512	83	425
SMALL COMPACT		584175	47	58	27
PONTIAC	PHOENIX	48855	47	30	14
CHEVROLET	CITATION	186044	28	53	15
FORD	FAIRMONT	47296	50	41	21
OLDSMOBILE	OMEGA	61523	38	54	21
BUICK	SKYLARK	111988	31	70	22

(See footnotes on page 27)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS (CONTD)			
FORD	GRANADA	46950	75	34	26
MERCURY	COUGAR	22616	117	22	26
MERCURY	ZEPHYR	14220	60	51	30
VOLVO	244	13361	95	71	68
DATSUN	810	14615	56	187	105
TOYOTA	CRESSIDA	16707	155	106	163
COMPACT		310060	82	92	75
AMERICAN	CONCORD	14099	100	28	28
PONTIAC	LEMANS	30589	66	77	51
BUICK	CENTURY	79599	75	87	65
CHEVROLET	MALIBU	75544	72	100	72
OLDSMOBILE	CUTLASS	99425	74	120	89
PEUGEOT	505	8447	331	58	191
LARGE		380387	148	70	103
CHEVROLET	IMPALA	24114	52	108	57
CHRYSLER	LE BARON	14699	88	65	57
BUICK	LE SABRE	32760	75	87	65
OLDSMOBILE	DELTA 88	69119	100	74	75
FORD	LTD	39627	324	27	86
MERCURY	MARQUIS	23959	370	27	99
CHEVROLET	CAPRICE	53804	156	64	100
PONTIAC	BONNEVILLE	37961	123	82	101
OLDSMOBILE	NINETY EIGHT	41456	125	158	197
BUICK	ELECTRA	26690	113	191	217

(See footnotes on page 27)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		STATION WAGONS			
SMALL SUBCOMPACT		231122	24	65	16
FORD	ESCORT	94288	17	74	12
HONDA	CIVIC	26851	42	42	17
TOYOTA	COROLLA	31066	29	62	18
MERCURY	LYNX	26104	18	106	19
DATSUN	210	31023	25	76	19
SUBCOMPACT		147517	49	42	21
SUBARU	DL	33116	29	29	8
PLYMOUTH	RELIANT	41283	63	33	21
SUBARU	DL 4WD	26476	31	77	24
DODGE	ARIES	32509	50	47	24
SMALL COMPACT		61513	55	42	23
FORD	FAIRMONT	34648	47	29	14
MERCURY	ZEPHYR	8558	42	37	15
DATSUN	810	5566	149	33	49
COMPACT		107352	54	59	31
AMERICAN	EAGLE	10634	41	78	32
CHEVROLET	MALIBU	35504	59	58	35
OLDSMOBILE	CUTLASS	22299	49	76	37
LARGE		70427	119	46	54
CHEVROLET	IMPALA	8413	52	82	43
OLDSMOBILE	CUSTOM CRUISER	11403	84	57	48
MERCURY	MARQUIS	3889	233	22	53
FORD	LTD	9771	241	23	56
CHEVROLET	CAPRICE	17754	128	60	76

(See footnotes on page 27)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SPORTS & SPECIALTY			
SMALL SUBCOMPACT		121867	157	158	248
HONDA	PRELUDE	39130	104	72	75
FIAT	SPIDER 2000	4253	259	88	229
MAZDA	RX-7	29172	120	192	230
VOLKSWAGEN	RABBIT CONVERTIBLE	8061	431	58	249
DATSUN	280ZX	31285	147	228	335
SUBCOMPACT		63706	510	182	926
DATSUN	280ZX 2+2	13317	126	226	285
BMW	320I	16937	707	99	697
CHEVROLET	CORVETTE	29290	625	224	1402
SMALL COMPACT		35816	264	103	272
TOYOTA	CELICA SUPRA	9451	103	193	199
AUDI	5000	15139	444	74	329
BMW	528I	2112	466	104	483
COMPACT		476258	219	102	223
MERCURY	COUGAR XR-7	22511	234	46	107
FORD	THUNDERBIRD	56151	423	26	112
MERCEDES	300D	7750	77	236	182
CHEVROLET	MONTE CARLO	135587	163	114	187
PONTIAC	GRAND PRIX	115034	146	155	227
CHEVROLET	CAMARO	81411	275	109	300
PONTIAC	FIREBIRD	44456	262	165	431
LARGE		278026	203	190	385
CHRYSLER	CORDOBA	15886	149	50	75
DODGE	MIRADA	8776	168	70	118
LINCOLN	TOWN CAR 4D	14881	173	75	129
LINCOLN	MARK VI 4D	8008	154	109	168

(See footnotes on page 27)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	SPORTS & SPECIALTY (CONTD)				
CADILLAC	DE VILLE 4D	33283	206	142	293
OLDSMOBILE	TORONADO	25529	189	175	331
CADILLAC	BROUGHAM 4D	15260	203	166	337
LINCOLN	MARK VI 2D	10115	144	242	349
BUICK	RIVIERA	33533	199	210	418
CADILLAC	DE VILLE 2D	39716	233	182	423
MERCEDES	300SD	7019	125	392	492
CADILLAC	BROUGHAM 2D	5453	248	228	567
CADILLAC	ELDORADO	36469	259	274	712
CADILLAC	SEVILLE	14367	209	348	729

FOOTNOTES FOR TABLES 6, 7, and 8:

RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
=$0	5%	50%
>$0	5%	40%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 5,000 INSURED VEHICLE YEARS OF EXPOSURE AND FEWER THAN 100 CLAIMS ARE NOT SUMMARIZED.

** THIS SUBGROUP HAS LESS THAN 5,000 VEHICLE YEARS OF EXPOSURE.

Vans, Pickups, and Utility Vehicles

This section presents theft results for 1981, 1982, and 1983 model year vans, pickups, and utility vehicles. The individual vehicle series included in this report were insured as private passenger vehicles under noncommercial comprehensive coverages. The results for 1983 model year vans, pickups, and utility vehicles are based on a total exposure of over 200,000 insured vehicle years, those for 1982 models on nearly 600,000 insured vehicle years, and those for 1981 models on more than 850,000 insured vehicle years.

The results for pickups are reported for two groups: small pickups with curb weight of less than 3,000 pounds and standard pickups with curb weight greater than 3,000 pounds. The utility vehicle results are reported for three sizes of vehicles: small utility vehicles with less than 100 inch wheelbases, intermediate vehicles with 100 to 120 inch wheelbases, and large utility vehicles with more than 120 inch wheelbases.

Table 9 summarizes theft losses for 1981-1983 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the average results for *all passenger cars* in each loss category for each model year. Thus, the value 134 for the relative average loss payment per insured vehicle year for 1981 model year vans indicates a result that is 34 percent greater than the average of $20.40 for all 1981 passenger cars. Exposure and claims data were not sufficient to present results for large utility vehicles for model years 1982 and 1983.

Table 9 shows that small utility vehicles have by far the highest claim frequencies and average loss payments per insured vehicle year. Results in these two loss categories for small utility vehicles are more than double the corresponding passenger car results for all three model years. All but a very small percentage of the exposure for small utility vehicles is accounted for by the Jeep CJ-5 and CJ-7. Small pickup trucks and large utility vehicles have the lowest theft claim frequencies and average loss payments per insured vehicle year.

TABLE 9
Summary of Theft Losses
1981-1983 Model Year Vans, Pickups, Utility Vehicles

		1981 Models	1982 Models	1983 Models
Relative Claim Frequency	Vans	118	108	108
	Small Pickups	64	57	48
	Standard Pickups	92	116	113
	Small Utility Vehicles	246	225	252
	Intermediate Utility Vehicles	77	71	78
	Large Utility Vehicles	61	–	–
Relative Average Loss Payment Per Claim	Vans	114	104	83
	Small Pickups	103	102	93
	Standard Pickups	110	138	117
	Small Utility Vehicles	97	112	81
	Intermediate Utility Vehicles	184	161	219
	Large Utility Vehicles	101	–	–
Relative Average Loss Payment Per Insured Vehicle Year	Vans	134	111	90
	Small Pickups	66	57	44
	Standard Pickups	102	159	132
	Small Utility Vehicles	238	250	205
	Intermediate Utility Vehicles	141	114	171
	Large Utility Vehicles	62	–	–

Except for intermediate utility vehicles, average loss payments per theft claim do not vary significantly from the results for all passenger cars. For intermediate utility vehicles, which include the Ford Bronco and Chevrolet Blazer, the average loss payments per claim are nearly double the averages for all passenger cars.

Tables 10, 11, and 12 present detailed comprehensive theft coverage results for all 1983, 1982, and 1981 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Results are expressed relative to the results for all passenger cars for each model year and each loss category. Individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each vehicle grouping.

The 1982 Jeep CJ-5 has the highest average loss payment per insured vehicle year; it is nearly four times higher than the average for all passenger cars. Other vehicles with high overall theft results are the Jeep CJ-7, Chevrolet C10/K10 and C20/K20 pickups, Chevrolet G20 Chevyvan, and GMC C1500/K1500 pickup.

TABLE 10
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		36191	108	83	90
		PICKUPS			
SMALL PICKUPS		79663	48	93	44
CHEVROLET	S10	16216	40	92	36
FORD	RANGER	30422	38	98	37
TOYOTA	LONG BED	6840	85	103	87
TOYOTA	STANDARD BED	5990	108	113	121
STANDARD PICKUPS		62848	113	117	132
DODGE	D150/W150 (1/2T)	5901	75	45	34
FORD	F-100 (1/2T)	6561	67	67	45
FORD	F-250 (3/4T)	5783	59	77	46
FORD	F-150 (1/2-3/4T)	16404	93	89	82
CHEVROLET	C10/K10 (1/2T)	16472	171	154	263
GMC	C1500/K1500 (1/2T)	4174	198	142	280

(See footnotes on page 35)

TABLE 10
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		5280	252	81	205
JEEP	CJ-7	4760	252	86	216
INTERMEDIATE UTILITY VEHICLES		14432	78	219	171
FORD	BRONCO	5079	74	227	168
LARGE UTILITY VEHICLES		**	**	**	**

(See footnotes on page 35)

TABLE 11
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		94883	108	104	111
FORD	E-150 CLUB WAGON (1/2-3/4	5866	70	42	29
VOLKSWAGEN	VANAGON	5297	206	38	77
DODGE	B250 (3/4T)	22564	111	86	95
CHEVROLET	G10 CHEVYVAN (1/2T)	6006	91	112	101
FORD	E-150 ECONOLINE(1/2-3/4T)	18292	130	120	155
CHEVROLET	G20 CHEVYVAN (3/4T)	14760	101	157	157
		PICKUPS			
SMALL PICKUPS		212238	57	102	57
GMC	S15	12751	40	87	34
CHEVROLET	S10	59370	38	94	36
DATSUN	KING CAB	27848	52	90	46
DATSUN	STANDARD BED	13929	53	104	54
DODGE	D-50	9877	47	119	56
TOYOTA	LONG BED	27598	85	114	96
TOYOTA	STANDARD BED	20835	92	117	106
STANDARD PICKUPS		229271	116	138	159
DODGE	D150/W150 (1/2T)	21621	72	74	53
FORD	F-150 (1/2-3/4T)	49854	87	79	68
CHEVROLET	EL CAMINO	7166	77	99	75
FORD	F-100 (1/2T)	35209	74	105	77
FORD	F-250 (3/4T)	12409	67	175	115
CHEVROLET	C20/K20 (3/4T)	13122	109	223	242
CHEVROLET	C10/K10 (1/2T)	63848	174	161	279
GMC	C1500/K1500 (1/2T)	18064	179	157	280

(See footnotes on page 35)

TABLE 11
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		10836	225	112	250
JEEP	CJ-7	8282	201	112	223
JEEP	CJ-5	2209	340	117	395
INTERMEDIATE UTILITY VEHICLES		32849	71	161	114
FORD	BRONCO	13514	63	137	85
LARGE UTILITY VEHICLES		**	**	**	**

(See footnotes on page 35)

TABLE 12
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		99927	118	114	134
FORD	E-100 ECONOLINE (1/2T)	7218	90	61	55
FORD	E-150 ECONOLINE(1/2-3/4T)	20444	130	97	125
DODGE	B250 (3/4T)	19455	133	102	137
CHEVROLET	G10 CHEVYVAN (1/2T)	10247	116	124	144
CHEVROLET	G20 CHEVYVAN (3/4T)	12913	129	218	282
		PICKUPS			
SMALL PICKUPS		235137	64	103	66
PLYMOUTH	ARROW	5267	42	49	21
CHEVROLET	LUV LONG BED	5886	35	71	25
DODGE	D-50	11600	38	91	35
MAZDA	STANDARD BED	5032	51	73	37
VOLKSWAGEN	RABBIT	21873	76	51	39
CHEVROLET	LUV	16785	44	103	45
DATSUN	KING CAB	29956	60	80	48
FORD	COURIER LONG BED	12333	46	116	53
FORD	COURIER	13196	46	141	65
TOYOTA	LONG BED	44514	75	109	81
DATSUN	STANDARD BED	17367	75	133	99
TOYOTA	STANDARD BED	24958	99	126	125
STANDARD PICKUPS		445369	92	110	102
FORD	F-100 (1/2T)	92250	74	76	57
DODGE	D150/W150 (1/2T)	23151	60	99	59
CHEVROLET	EL CAMINO	20331	112	56	63
FORD	F-150 (1/2-3/4T)	90980	75	90	67
FORD	F-250 (3/4T)	19826	65	130	85
CHEVROLET	C20/K20 (3/4T)	18293	82	168	138
CHEVROLET	C10/K10 (1/2T)	138610	119	129	153
GMC	C1500/K1500 (1/2T)	30124	115	135	156

(See footnotes on page 35)

TABLE 12
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	UTILITY VEHICLES				
SMALL UTILITY VEHICLES		24783	246	97	238
JEEP	CJ-7	15874	224	99	221
JEEP	CJ-5	8533	294	92	270
INTERMEDIATE UTILITY VEHICLES		42346	77	184	141
FORD	BRONCO	18254	83	170	141
CHEVROLET	C10/K10 BLAZER (1/2T)	10975	78	222	173
LARGE UTILITY VEHICLES		7461	61	101	62

FOOTNOTES FOR TABLES 10, 11, and 12:

RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
=$0	5%	50%
>$0	5%	40%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 5,000 INSURED VEHICLE YEARS OF EXPOSURE AND FEWER THAN 100 CLAIMS ARE NOT SUMMARIZED.

** THIS SUBGROUP HAS LESS THAN 5,000 VEHICLE YEARS OF EXPOSURE.

Appendix A
1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Alfa Romeo	GTV6 2 Dr.	Sp.	SS	SS	SS
	Spider Veloce 2 Dr.	Sp.	SS	SS	SS
American	Concord	2 Dr.	C	C	
	Concord	4 Dr.	C	C	C
	Concord	S.W.	C	C	C
	Eagle 30	2 Dr.	C	C	
	Eagle 30	4 Dr.	C	C	C
	Eagle 30	S.W.	C	C	C
	Eagle 50	2 Dr.	S	S	
	Eagle 50 Liftback	2 Dr.	S	S	S
	Spirit	2 Dr.	SS	SS	
	Spirit Liftback	2 Dr.	SS	SS	SS
Aston Martin	Lagonda 2 Dr.	Sp.		L	L
	Saloon 2 Dr.	Sp.	SC	SC	SC
	Volante Convertible	Sp.	SC	SC	SC
Audi	Quattro 2 Dr.	Sp.			S
	4000	2 Dr.	S	S	S
	4000	4 Dr.	S	S	S
	5000 4 Dr.	Sp.	SC	SC	SC
Avanti	Avanti II 2 Dr.	Sp.	C	C	C
Bentley	Corniche Convertible	Sp.	L	L	L
	Mulsanne 4 Dr.	Sp.	L	L	L
	Mulsanne L 4 Dr	Sp	L	L	L
BMW	320i 2 Dr.	Sp.	S	S	S
	528i 4 Dr.	Sp.	SC		
	528e 4 Dr.	Sp.		SC	SC
	533i 4 Dr.	Sp.			SC
	633csi 2 Dr.	Sp.	SC	SC	SC
	733i 4 Dr.	Sp.	C	C	C
Buick	Century	2 Dr.		SC	SC
	Century	4 Dr.	C	SC	SC
	Century	S.W.	C		
	Electra	2 Dr.	L	L	L
	Electra	4 Dr.	L	L	L
	Electra	S.W.	L	L	L
	Le Sabre	2 Dr.	L	L	L

1981 — 1983 Vehicle Series Designations

Passenger Cars					
			Vehicle Size Class		
Make	Series Name	Body Style	1981	1982	1983
Buick (cont'd)	Le Sabre	4 Dr.	L	L	L
	Le Sabre	S.W.	L	L	L
	Regal	2 Dr.	C	C	C
	Regal	4 Dr.		C	C
	Regal	S.W.		C	C
	Riviera 2 Dr.	Sp.	L	L	L
	Riviera Convertible	Sp.		L	L
	Skyhawk	2 Dr.		SC	SC
	Skyhawk	4 Dr.		SC	SC
	Skyhawk	S.W.			SC
	Skylark	2 Dr.	SC	SC	SC
	Skylark	4 Dr.	SC	SC	SC
Cadillac	Brougham 2 Dr.	Sp.	L	L	L
	Brougham 4 Dr.	Sp.	L	L	L
	Cimarron 4 Dr.	Sp.		SC	SC
	De Ville 2 Dr.	Sp.	L	L	L
	De Ville 4 Dr.	Sp.	L	L	L
	Eldorado 2 Dr.	Sp.	L	L	L
	Fleetwood Limousine	Sp.	L	L	L
	Seville 4 Dr.	Sp.	L	L	L
Chevrolet	Camaro 2 Dr.	Sp.	C	S	S
	Caprice	2 Dr.	L	L	
	Caprice	4 Dr.	L	L	L
	Caprice	S.W.	L	L	L
	Cavalier	2 Dr.		SC	SC
	Cavalier	4 Dr.		SC	SC
	Cavalier	S.W.		SC	SC
	Cavalier Convertible	Sp.			SC
	Celebrity	2 Dr.		SC	SC
	Celebrity	4 Dr.		SC	SC
	Chevette	2 Dr.	SS	SS	SS
	Chevette	4 Dr.	S	S	S
	Citation	2 Dr.	SC	SC	SC
	Citation	4 Dr.	SC	SC	SC
	Corvette 2 Dr.	Sp.	S	S	
	Impala	2 Dr.	L		
	Impala	4 Dr.	L	L	L
	Impala	S.W.	L	L	
	Malibu	2 Dr.	C		
	Malibu	4 Dr.	C	C	C
	Malibu	S.W.	C	C	C
	Monte Carlo 2 Dr.	Sp.	C	C	C
Chrysler	Cordoba 2 Dr.	Sp.	L	L	L
	E Class	4 Dr.			SC
	Executive Sedan 4 Dr.	Sp.			L
	Imperial 2 Dr.	Sp.	L	L	L

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Chrysler (cont'd)	Le Baron	2 Dr.	C	S	S
	Le Baron	4 Dr.	L	S	S
	Le Baron	S.W.	L	S	S
	Le Baron Convertible	Sp.		S	S
	Newport	4 Dr.	L		
	New Yorker	4 Dr.	L	L	SC
	New Yorker 5th Avenue	4 Dr.			L
Datsun/Nissan	Pulsar (Nissan)	2 Dr.			SS
	Pulsar (Nissan)	4 Dr.			SS
	Sentra (Nissan)	2 Dr.		SS	SS
	Sentra (Nissan)	4 Dr.		SS	SS
	Sentra (Nissan)	S.W.		SS	SS
	Stanza (Nissan)	2 Dr.		S	S
	Stanza (Nissan)	4 Dr.		S	S
	200SX	2 Dr.	SS	SS	SS
	210	2 Dr.	SS	SS	
	210	4 Dr.	SS	SS	
	210	S.W.	SS	SS	
	280ZX 2 Dr.	Sp.	SS	SS	SS
	280ZX 2+2 2 Dr.	Sp.	S	S	S
	310	2 Dr.	SS	SS	
	310	4 Dr.	SS	SS	
	510	2 Dr.	SS		
	510	4 Dr.	SS		
	510	S.W.	SS		
	810	4 Dr.	SC	SC	SC
	810	S.W.	SC	SC	SC
De Lorean	De Lorean 2 Dr.	Sp.	SS	SS	SS
Dodge	Aries	2 Dr.	S	S	S
	Aries	4 Dr.	S	S	S
	Aries	S.W.	S	S	S
	Challenger (Mitsubishi)	2 Dr.	S	S	S
	Colt (Mitsubishi)	2 Dr.	SS	SS	SS
	Colt (Mitsubishi)	4 Dr.		SS	SS
	Diplomat	2 Dr.	C		
	Diplomat	4 Dr.	L	L	L
	Diplomat	S.W.	L		
	Mirada 2 Dr.	Sp.	L	L	L
	Omni/Charger	2 Dr.	S	S	S
	Omni	4 Dr.	S	S	S
	Shelby Charger	2 Dr.			S
	St. Regis	4 Dr.	L		
	400	2 Dr.		S	S
	400	4 Dr.		S	S

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Dodge (cont'd)	400 Convertible	Sp.		S	S
	600	4 Dr.			SC
Ferrari	Mondial 8 2 Dr.	Sp.		SC	SC
	Mondial Quattrovalvole	Sp.			SC
	308 GTBI 2 Dr.	Sp.	SS	SS	SS
	308 GTB Quattrovalvole	Sp.			SS
	308 GTSI 2 Dr.	Sp.	SS	SS	SS
	308 GTS Quattrovalvole	Sp.			SS
Fiat	Brava	2 Dr.	S	S	
	Brava	4 Dr.	S	S	
	Spider 2000 2 Dr.	Sp.	SS	SS	SS
	Strada	2 Dr.	S	S	
	Strada	4 Dr.	S	S	
	X 1/9 2 Dr.	Sp.	SS	SS	SS
Ford	Escort	2 Dr.	SS	SS	SS
	Escort	4 Dr.		SS	SS
	Escort	S.W.	SS	SS	SS
	EXP 2 Dr.	Sp.		SS	SS
	Fairmont/Futura	2 Dr.	SC	SC	SC
	Fairmont/Futura	4 Dr.	SC	SC	SC
	Fairmont	S.W.	SC		
	Ford LTD	2 Dr.	L	L	L
	Ford LTD	4 Dr.	L	L	L
	Ford LTD	S.W.	L	L	L
	Granada	2 Dr.	SC	SC	
	Granada	4 Dr.	SC	SC	
	Granada	S.W.		SC	
	LTD	4 Dr.			SC
	LTD	S.W.			SC
	Mustang	2 Dr.	S	S	S
	Mustang Convertible	Sp.			S
	Thunderbird 2 Dr.	Sp.	C	C	SC
Honda	Accord	2 Dr.	SS	S	S
	Accord	4 Dr.	SS	S	S
	Civic	2 Dr.	SS	SS	SS
	Civic	4 Dr.	SS	SS	SS
	Civic	S.W.	SS	SS	SS
	Prelude 2 Dr.	Sp.	SS	SS	S
Isuzu	Impulse	Sp.			S
	T-Car/I-Mark	2 Dr.	SS	SS	SS
	T-Car/I-Mark	4 Dr.	SS	SS	SS
	T-Car/I-Mark	S.W.	SS		

1981 – 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Jaguar	XJS 2 Dr.	Sp.		SC	SC
	XJ6 4 Dr.	Sp.	L	L	L
Lancia	Beta 2 Dr.	Sp.	SS	SS	
	Beta 4 Dr.	Sp.		S	
	Zagato Convertible	Sp.	SS	SS	
Lincoln	Continental 4 Dr.	Sp.		C	C
	Mark VI 2 Dr.	Sp.	L	L	L
	Mark VI 4 Dr.	Sp.	L	L	L
	Town Car 2 Dr.	Sp.	L		
	Town Car 4 Dr.	Sp.	L	L	L
Lotus	Esprit Turbo 2 Dr.	Sp.			SS
Mazda	GLC	2 Dr.	SS	SS	SS
	GLC	4 Dr.	SS	SS	SS
	GLC	S.W.	SS	SS	SS
	RX-7 2 Dr.	Sp.	SS	SS	SS
	626	2 Dr.	S	S	S
	626	4 Dr.	S	S	S
Mercedes Benz	240D 4 Dr.	Sp.	C	C	C
	280CE 2 Dr.	Sp.	C		
	280E 4 Dr.	Sp.	C		
	300CD 2 Dr.	Sp.	C	C	C
	300D 4 Dr.	Sp.	C	C	C
	300SD 4 Dr.	Sp.	L	L	L
	300TD S.W.	Sp.	C	C	C
	380SEC 2 Dr.	Sp.		L	L
	380SEL 4 Dr.	Sp.	L	L	L
	380SL 2 Dr.	Sp.	S	S	S
	380SLC 2 Dr.	Sp.	C		
Mercury	Capri	2 Dr.	S	S	S
	Cougar	2 Dr.	SC	SC	
	Cougar	4 Dr.	SC	SC	
	Cougar	S.W.		SC	
	Cougar XR7 2 Dr.	Sp.	C	C	SC
	Grand Marquis	2 Dr.	L	L	L
	Grand Marquis	4 Dr.	L	L	L
	Grand Marquis	S.W.	L	L	L
	LN7 2 Dr.	Sp.		SS	SS
	Lynx	2 Dr.	SS	SS	SS
	Lynx	4 Dr.		SS	SS
	Lynx	S.W.	SS	SS	SS

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Mercury (cont'd)	Marquis	4 Dr.			SC
	Marquis	S.W.			SC
	Zephyr	2 Dr.	SC	SC	SC
	Zephyr	4 Dr.	SC	SC	SC
	Zephyr	S.W.	SC		
Mitsubishi	Cordia	2 Dr.			S
	Starion	Sp			SS
	Tredia	4 Dr.			S
Oldsmobile	Ciera	2 Dr.		SC	SC
	Ciera	4 Dr.		SC	SC
	Custom Cruiser	S.W.	L	L	L
	Cutlass	2 Dr.	C	C	C
	Cutlass	4 Dr.	C	C	C
	Cutlass	S.W.	C	C	C
	Delta 88	2 Dr.	L	L	L
	Delta 88	4 Dr.	L	L	L
	Firenza	2 Dr.		SC	SC
	Firenza	4 Dr.		SC	SC
	Firenza	S.W.			SC
	Ninety Eight	2 Dr.	L	L	L
	Ninety Eight	4 Dr.	L	L	L
	Omega	2 Dr.	SC	SC	SC
	Omega	4 Dr.	SC	SC	SC
	Toronado 2 Dr.	Sp.	L	L	L
Peugeot	504	S.W.	L	L	L
	505	4 Dr.	C	C	C
	604 4 Dr.	Sp.	C	C	C
Plymouth	Champ/Colt (Mitsubishi)	2 Dr.	SS	SS	SS
	Champ/Colt (Mitsubishi)	4 Dr.		SS	SS
	Gran Fury	4 Dr.	L	L	L
	Horizon/Turismo	2 Dr.	S	S	S
	Horizon	4 Dr.	S	S	S
	Reliant	2 Dr.	S	S	S
	Reliant	4 Dr.	S	S	S
	Reliant	S.W.	S	S	S
	Sapporo (Mitsubishi)	2 Dr.	S	S	S
Pontiac	Bonneville	2 Dr.	L		
	Bonneville	4 Dr.	L	C	C
	Bonneville	S.W.	L	C	C
	Catalina	2 Dr.	L		
	Catalina	4 Dr.	L		
	Catalina	S.W.	L		
	Firebird 2 Dr.	Sp.	C	S	S

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Pontiac (cont'd)	Grand Prix 2 Dr.	Sp.	C	C	C
	J2000	2 Dr.		SC	SC
	J2000	4 Dr.		SC	SC
	J2000	S.W.		SC	SC
	2000 Convertible	Sp.			SC
	LeMans/Grand LeMans	2 Dr.	C		
	LeMans/Grand LeMans	4 Dr.	C		
	LeMans/Grand LeMans	S.W.	C		
	Phoenix	2 Dr.	SC	SC	SC
	Phoenix	4 Dr.	SC	SC	SC
	T1000	2 Dr.	SS	SS	SS
	T1000	4 Dr.	S	S	S
	6000	2 Dr.		SC	SC
	6000	4 Dr.		SC	SC
Porsche	911 Coupe/Targa	Sp.	SS	SS	SS
	924 Coupe	Sp.	SS	SS	
	928 Coupe	Sp.	S	S	S
	944 Coupe	Sp.			SS
Renault	Alliance	2 Dr.			S
	Alliance	4 Dr.			S
	Fuego	2 Dr.		S	S
	Le Car	2 Dr.	SS	SS	SS
	Le Car	4 Dr.	SS	SS	SS
	18i	4 Dr.	S	S	S
	18i	S.W.	S	S	S
Rolls Royce	Camargue 2 Dr.	Sp.	L	L	L
	Corniche Convertible	Sp.	L	L	L
	Silver Spirit 4 Dr.	Sp.	L	L	L
	Silver Spur 4 Dr.	Sp.	L	L	L
Saab	900	2 Dr.	S	S	S
	900	4 Dr.	S	S	S
Subaru	DL	2 Dr.	S	S	S
	DL	4 Dr.	S	S	S
	DL	S.W.	S	S	S
	DL 4WD	S.W.	S	S	S
	Standard	2 Dr.	SS	SS	SS
	Standard 4WD	2 Dr.	SS	SS	SS
Toyota	Camry	4 Dr.			SC
	Celica	2 Dr.	S	S	S
	Celica Supra 2 Dr.	Sp.	SC	SC	SC

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Toyota (cont'd)	Corolla	2 Dr.	SS	SS	SS
	Corolla	4 Dr.	SS	SS	SS
	Corolla	S.W.	SS	SS	SS
	Corolla Tercel	2 Dr.	S	S	SS
	Corolla Tercel	4 Dr.	S	S	SS
	Corolla Tercel 4WD	S.W.			SS
	Corona	4 Dr.	S	S	
	Corona	S.W.	S	S	
	Cressida	4 Dr.	SC	SC	SC
	Cressida	S.W.	SC	SC	SC
	Starlet	2 Dr.	SS	SS	SS
Triumph	TR7	Sp.	SS		
	TR8	Sp.	SS		
Volkswagen	Dasher	4 Dr.	S		
	Dasher	S.W.	S		
	Jetta	2 Dr.	SS	SS	SS
	Jetta	4 Dr.	SS	SS	SS
	Quantum	2 Dr.		S	S
	Quantum	4 Dr.		S	S
	Quantum	S.W.		S	S
	Rabbit	2 Dr.	SS	SS	SS
	Rabbit	4 Dr.	SS	SS	SS
	Rabbit Convertible	Sp.	SS	SS	SS
	Scirocco	2 Dr.	SS	SS	SS
Volvo	242	2 Dr.	SC	SC	SC
	244	4 Dr	SC	SC	SC
	245	S.W.	SC	SC	SC
	262 2 Dr.	Sp.	SC		
	264 4 Dr.	Sp.	SC		
	265 S.W.	Sp.	SC		
	760 4 Dr.	Sp.			C

1981 — 1983 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	**Series Name**	**Vehicle Type**	**Size Class**	**Model Year(s)**
Chevrolet	G10 Chevyvan (1/2 T)	Van		81-83
	G10 Sportvan (1/2 T)	Van		81-83
	G20 Chevyvan (3/4 T)	Van		81-83
	G20 Sportvan (3/4 T)	Van		81-83
	Luv	Pickup	Small	81-82
	Luv Long Bed	Pickup	Small	81-82
	S10	Pickup	Small	82-83
	C10/K10 (1/2 T)	Pickup	Standard	81-83
	C20/K20 (3/4 T)	Pickup	Standard	81-83
	El Camino	Pickup	Standard	81-83
	C10/K10 Blazer (1/2 T)	Util. Veh.	Intermediate	81-83
	S10 Blazer	Util. Veh.	Intermediate	83
	C10/K10 Suburban (1/2 T)	Util. Veh.	Large	81-83
	C20/K20 Suburban (3/4 T)	Util. Veh.	Large	81-83
Datsun	King Cab	Pickup	Small	81-83
	Standard Bed	Pickup	Small	81-83
	Stretch	Pickup	Small	81-83
Dodge	B150 (1/2 T)	Van		81-83
	B250 (3/4 T)	Van		81-83
	D-50	Pickup	Small	81-83
	Rampage	Pickup	Small	82-83
	D150/W150 (1/2 T)	Pickup	Standard	81-83
	D250/W250 (3/4 T)	Pickup	Standard	81-83
	AD150/AW150 (1/2 T)	Util. Veh.	Intermediate	81-83
Ford	E-100 Club Wagon (1/2 T)	Van		81-82
	E-100 Econoline (1/2 T)	Van		81-83
	E-150 Club Wagon (1/2-3/4T)	Van		81-83
	E-150 Econoline (1/2-3/4T)	Van		81-83
	E-250 Club Wagon (3/4 T)	Van		81-83
	E-250 Econoline (3/4 T)	Van		81-83
	Courier	Pickup	Small	81-83
	Courier Long Bed	Pickup	Small	81-83
	Ranger	Pickup	Small	81-83
	F-100 (1/2 T)	Pickup	Standard	81-83
	F-150 (1/2-3/4 T)	Pickup	Standard	81-83
	F-250 (3/4 T)	Pickup	Standard	81-83
	Bronco	Util. Veh.	Intermediate	81-83

1981 — 1983 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	**Series Name**	**Vehicle Type**	**Size Class**	**Model Year(s)**
GMC	G1500 Rally Wagon (1/2 T)	Van		81-83
	G1500 Vandura (1/2 T)	Van		81-83
	G2500 Rally Wagon (3/4 T)	Van		81-83
	G2500 Vandura (3/4 T)	Van		81-83
	Ranger	Pickup	Small	83
	S15	Pickup	Small	82-83
	Caballero	Pickup	Standard	81-83
	C1500/K1500 (1/2 T)	Pickup	Standard	81-83
	C2500/K2500 (3/4 T)	Pickup	Standard	81-83
	C1500/K1500 Jimmy (1/2 T)	Util. Veh.	Intermediate	81-83
	S15 Jimmy	Util. Veh.	Intermediate	83
	C1500/K1500 Suburban (1/2 T)	Util. Veh.	Large	81-83
	C2500/K2500 Suburban (3/4 T)	Util. Veh.	Large	81-83
Isuzu	Long Bed	Pickup	Small	81-83
	Standard Bed	Pickup	Small	81-83
Jeep	Scrambler	Pickup	Small	81-83
	J10 (1/2 T)	Pickup	Standard	81-83
	J10/J20 (3/4 T)	Pickup	Standard	81-83
	CJ-5	Util. Veh.	Small	81-83
	CJ-7	Util. Veh.	Small	81-83
	Cherokee	Util. Veh.	Intermediate	81-83
	Wagoneer	Util. Veh.	Intermediate	81-83
Mazda	Long Bed	Pickup	Small	81-83
	Standard Bed	Pickup	Small	81-83
Mitsubishi	Standard Bed	Pickup	Small	83
	Montero	Util. Veh.	Small	83
Plymouth	PB150 (1/2 T)	Van		81-83
	PB250 (3/4 T)	Van		81-83
	Arrow	Pickup	Small	81-82
	Scamp	Pickup	Small	83
	PD150/PW150 (1/2 T)	Util. Veh.	Intermediate	81

1981 — 1983 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	**Series Name**	**Vehicle Type**	**Size Class**	**Model Year(s)**
Subaru	Brat	Pickup	Small	81-83
Toyota	Long Bed	Pickup	Small	81-83
	Long Bed (3/4 T)	Pickup	Small	81-83
	Standard Bed	Pickup	Small	81-83
	Land Cruiser	Util. Veh.	Small	81-83
	Land Cruiser S.W.	Util. Veh.	Intermediate	81-83
Volkswagen	Vanagon	Van		81-83
	Rabbit	Pickup	Small	81-83

Passenger Car, Size Class:

SS *Small Subcompact*, wheelbase less than or equal to 96 inches.
S *Subcompact*, wheelbase greater than 96 inches and less than or equal to 101 inches.
SC *Small Compact*, wheelbase greater than 101 inches and less than or equal to 106 inches.
C *Compact*, wheelbase greater than 106 inches and less than or equal to 111 inches.
L *Large*, wheelbase greater than 111 inches.

Pickup Truck, Size Class:

Small Curb weight less than 3,000 lbs.
Standard Curb weight greater than or equal to 3,000 lbs.

Utility Vehicle, Size Class:

Small Wheelbase less than 100 inches
Medium Wheelbase in the range 100 to 120 inches.
Large Wheelbase greater than 120 inches.

Appendix B
Definitions

Average Loss Payment per Claim — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 1,000; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one thousand insured vehicle years.

Deductible Amount — That portion of the theft loss borne by the policyholder.

Exposure — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment — That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

Operator Age Group — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see *Youthful Operator*).

Rated Driver — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Theft Coverages — The coverage under which people insure their own car against loss caused by partial or total theft.

Vehicle Classifications — There are four vehicle classes, defined as follows:

1. ***Passenger Cars*** — There are four major body style groupings of passenger cars — regular two-door models, regular four-door models, station wagons, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, those cars larger than subcompacts which have two-door models only, and all luxury cars. Each body style group is further divided into size class subgroups as follows:

   Small Subcompact — Cars with wheelbases less than or equal to 96 inches.

   Subcompact — Cars with wheelbases greater than 96 inches and less than or equal to 101 inches.

   Small Compact — Cars with wheelbases greater than 101 inches and less than or equal to 106 inches.

   Compact — Cars with wheelbases greater than 106 inches and less than or equal to 111 inches.

   Large — Cars with wheelbases greater than 111 inches.

2. ***Vans*** — Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear doors. The cargo area is not separated from the passenger area—both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

3. ***Pickups*** — Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight—small pickups (less than 3,000 pounds) and standard pickups (3,000 pounds or more).

4. ***Utility Vehicles*** — Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase—small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) — A code, variously comprising both numbers and letters; normally 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator — For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

List of Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models*, June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models*, September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models*, March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two years*, December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years*, December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models*, May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year*, December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years*, December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models*, July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year*, December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models*, June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years*, December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models*, June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years*, December 1977.

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models*, June 1978.

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years*, January 1979.

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models*, June 1979.

R79-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years*, December 1979.

R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models*, June 1980.

R80-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years*, December 1980.

R81-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models*, July 1981.

R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years*, December 1981.

R82-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models*, July 1982.

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years*, December 1982.

R83-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models*, June 1983.

R83-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years*, January 1984.

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years*, February 1979.

V79-1 *Automobile Insurance Losses, Non-Commercial Collisions Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two years*, April 1980.

V79-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles*, October 1980.

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I76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, September 1978.

I77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models*, September 1978.

I78-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models*, September 1979.

I79-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models*, October 1980.

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181-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles,* September 1982.

182-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles,* September 1983.

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A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models,* July 1975.

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models,* December 1975.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models,* December 1975.

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A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models,* June 1976.

A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results for Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models,* June 1977.

A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models,* November 1977.

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models,* June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

A-12 *Automobile Insurance Losses, Collision Coverages; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models,* June 1980.

A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* June 1981.

A-15 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars,* June 1981.

A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

A-17 *Insurance Losses, Comprehensive Coverages; Non-Crash Fire Losses; 1979-1980 Models,* February 1982.

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A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

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T79-1 *Automobile Insurance Theft Losses by Make and Series; 1979 Models,* June 1980.

T80-1 *Automobile Insurance Theft Losses by Make and Series; 1979 and 1980 Models,* April 1981.

T81-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* May 1982.

T82-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years, 1980 Models During Their First Three Years,* May 1983.

T83-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* May 1984.